# The Navajo Nation Department of Veterans Affairs

Mailing Address PO Box 430 Window Rock, AZ 86515

<u>Telephone No.</u> (928) 871-7284 / 6598

<u>Fax No.</u> (928) 871-7288

# **Cosigner Application for a Veterans Loan**

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|---|-------------------|-----------------------|------------|--|----------------|----------------|---------------|--------------------------------|--------|
| Amount Requested: Purpose of Loan:  \$                          |                   |                       |            | Have you received or co-signed on a Veterans or Personal loan?  Yes No Service No Servic |                |                |               |                                |        |
|   | PLICANTO          | (S) INFORMATION       |            | <i>y</i> ==, =   | JI             |                |               |                                |        |
| Name (Last, First, Middle)                                      |                   |                       |            | Census No. Social Security No.   |                | ecurity No.    | Date of B     | irth                           |        |
| Other Names Used:   |                   |                       | _          |  | _   -          | <del>-</del>   | <del>-</del>  |                                |        |
| Current Mailing Address (City, State, Zip Code)                 |                   |                       |            | How Long at Address? Yrs/Mo.   |                |                | lo.           | Home Phon                      | ne No. |
| Physical Address (Street, Apt. #, etc.) (City, State, Zip Code) |                   |                       |            |  |                |                |               | , ,                            |        |
| Chapter Affiliation (Applicant) Agency                          |                   | Agency                |            | Chapter Affiliation (Spouse)   |                |                | Agency        |                                |        |
| Elected /Appointed Offici                                       | al?               | If Yes) Position:     |            | Elected /Appointed Official? (If Yes) Po Yes { No  |                |                | (If Yes) Posi | sition:                        |        |
| SECTION B – MARIT   | TAL STATI         | IS                    |            | 100 (  | (110           |                |               |                                |        |
| Married {   |                   | Common Law {          |            |  | Unma           | rried          | {             | No. of Deper                   | ndents |
| SECTION C - PERSO   | NAL REFE          | RENCES (Provide 3 Ref | ference    | es)  |                |                |               |                                |        |
| 1. Nearest Relative & A   | ddress            |                       |            | Relationship   | Home Phone No. |                | one No.       | Work Phon                      | e No.  |
|   |                   |                       |            |  | ( )            |                |               | ( )                            |        |
| 2. Nearest Relative & A   | ddress            |                       |            | Relationship   | I              | Home Phone No. |               | Work Phon                      | e No.  |
|   |                   |                       |            |  | (              | )              |               | ( )                            |        |
| 3. Personal Friend (Not   | a Relative) &     | Address               |            | Home Phone No.   |                | one No.        | Work Phon     | e No.                          |        |
|   |                   |                       | Friend ( ) |  |                | ( )            |               |                                |        |
| SECTION D - EMPLO   | OYMENT I          | NFORMATION            |            |  |                |                |               |                                |        |
| Present Employer & Adda   | ess               |                       | Dat        | e of Employment Position or Title  |                | or Title       | Work Phon     | e No.                          |        |
|   |                   |                       |            |  |                |                | ( )           |                                |        |
|   |                   |                       |            |  |                |                |               |                                |        |
| Previous Employer & Ado   | dress (If Less Th | nan Two Years)        |            |  |                |                |               |                                |        |
| SECTION E - INCOM   | IE AND FI         | NANCIAL INFORMAT      | ION        |  |                |                |               |                                |        |
|   |                   | (Wages - Net)         |            | (Retirement)   |                | (SS/S          | SSI)          | Total Monthly<br>(from all sou |        |
| Co-Applicant's Monthly I  | ncome             | \$                    | \$         |  | \$             |                |               |                                |        |
| OTHER SOURCE OF INC   | COME              | <u> </u>              |            |  | \$             |                |               |                                |        |
| Have you ever filed Bank  | ruptcy?           | If so, When?          |            |  |                |                |               |                                |        |

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| SECTION F – LIST ALL DEBTS OUTSTANDING      |             |          |                 |          |                |  |  |  |
|---|-------------|----------|-----------------|----------|----------------|--|--|--|
|   | Address/    | Original |                 | Monthly  | For Office Use |  |  |  |
| Creditor's/Credit Cards                     | Account # s | Amount   | Present Balance | Payments | Only           |  |  |  |
| 1. Rent                                     |             |          |                 |          | ·              |  |  |  |
| ☐ Mortgage                                  |             |          |                 |          |                |  |  |  |
| Own Home                                    |             | \$       | \$              | \$       | \$             |  |  |  |
| — Own Home                                  |             | Ψ        | Ψ               | Ψ        | Ψ              |  |  |  |
| 2.  |             | \$       | \$              | \$       | \$             |  |  |  |
|   |             |          |                 |          |                |  |  |  |
| 3.  |             | \$       | \$              | \$       | \$             |  |  |  |
|   |             |          |                 |          |                |  |  |  |
| 4.  |             | \$       | \$              | \$       | \$             |  |  |  |
| _   |             | \$       | ¢               | d.       | dr.            |  |  |  |
| 5.  |             | <b>3</b> | \$              | \$       | \$             |  |  |  |
| 6.  |             | \$       | \$              | \$       | \$             |  |  |  |
|   |             |          |                 |          |                |  |  |  |
| 7.  |             | \$       | \$              | \$       | \$             |  |  |  |
| 8.  |             | \$       | \$              | \$       | \$             |  |  |  |
| 0.  |             | Ψ        | J.              | Ψ        | Ψ              |  |  |  |
| 9.  |             | \$       | \$              | \$       | \$             |  |  |  |
| 10  |             |          |                 | <b>d</b> |                |  |  |  |
| 10.   |             | \$       | \$              | \$       | \$             |  |  |  |
| (7/17                                       |             |          |                 | TOTAL    |                |  |  |  |
| (If More, List on Separate Sheet            |             |          |                 | TOTAL:   | \$             |  |  |  |
| SECTION G – ASSETS OWNED AND LIVING EXPENSE |             |          |                 |          |                |  |  |  |

| Assets  | Cash or Value Estimated Monthly Living Expenses |   | Amount  |    |
|---|---|---|---|----|
| Checking, Savings Accounts, Cash on Hand          | \$  |   | 1. Food   | \$ |
| 2. Life Insurance (Face Amount)                   | \$  |   | 2. Clothing   | \$ |
| 3. Vested Interest in Retirement Fund             | \$  |   | 3. Utilities (Electricity, Water, Propane, Telephone, etc.) | \$ |
| 4. Net Worth of Business Owned (If self employed) | \$  |   | 4. Vehicle Expense (Transportation, Repairs)                | \$ |
| 5. Automobile(s): (year, make, model)             | \$  |   | 5. Insurance: (House, Life)                                 | \$ |
| 6. Automobile(s): (year, make, model)             | \$  |   | 6. Insurance: (Vehicle(s))                                  | \$ |
| 7. Personal Property                              | \$  |   | 7. Medical Expense  | \$ |
| 8. Machinery                                      | \$  | _ | 8. Educational Expense                                      | \$ |
| 9. Furniture                                      | \$  |   | 9. Child Care or Babysitting Expense                        | \$ |
| 10. Other(s)                                      | \$  |   | 10. Child Support/Alimony Payment                           | \$ |
| 11. Other(s)                                      | \$  |   | 11. Contributions/Recreation                                | \$ |
| 12. Other(s)                                      | \$  |   | 12. Other(s) \$   |    |
| TOTAL (1 thru 12):                                | \$  |   | TOTAL (1 thru 12):  | \$ |

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### SIGNATURE(S)

By my signature, I certify that all information contained herein is accurate, true, and complete and furnished for the purpose of obtaining a loan from the Navajo Nation. I understand and consent that any information contained herein including employment in connection with this application will be verified. I hereby authorize the Navajo Nation to check my credit profile with a Credit Reporting Agency. I understand my application is subject to the compliance of the Navajo Nation Business Procurement Act. I understand that as a <u>Cosigner</u>, I am legally obligated to repay the outstanding debt, including late fees, interest, and court costs; if applicable. If the primary Borrower(s) should fail to conform to the terms of the loan agreement, the lender may, with or without recourse to legal proceedings, collect this debt from me without first trying to collect from the primary Borrower(s). The Lender will use the same collection methods used against the primary Borrower(s), such as payroll deductions, judicial process, etc.

I understand and agree to assume all financial and legal obligations arising from the granting of any credit made under the Program. If applicable, I understand that if I am an elected official or political appointee, a notarized Ethical Certification shall supplement Application attesting that I will refrain from requesting any special consideration from any personnel/program of the Navajo Nation government and will abide by the Navajo Ethics in Government Law. Any misstatement of fact(s) or misrepresentation of information may be grounds for being an eligible Cosigner. I understand this application and all its contents become the property of the Navajo Nation.

| Æ. | Cosigner's Signature | Date |  |
|----|----------------------|------|--|

## FOR OFFICE USE ONLY

| LOAN OFFICER'S RECOMMENDATION                |                           |           |                      |     |  |  |
|--|---------------------------|-----------|----------------------|-----|--|--|
|  | BPA Clearance Date (AR) _ | BPA (     | Clearance Date (CS)  |     |  |  |
| Co-Applicant's Credit Score  Total Income \$ | Total Debts \$            |           | Debt to Income Ratio | %_  |  |  |
| Eligible Amount \$                           | Loan Repayments \$        | Int. Rate | % Loan Terms         |     |  |  |
| Remarks:                                     |                           |           |                      |     |  |  |
|  |                           |           |                      |     |  |  |
| Loan Officer                                 |                           | Date:     |                      |     |  |  |
|  |                           |           |                      | 000 |  |  |
| RETURNED                                     |                           |           |                      |     |  |  |
|  |                           |           |                      |     |  |  |
|  |                           |           |                      |     |  |  |

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